

**United States Bankruptcy Court
Eastern District of Pennsylvania**

In re:

Shawn D. Gardiner,

Debtor.

Case No. 23-11275-mdc

Chapter 13

Certificate of Service

I certify that on this date I served a true and correct copy of the Debtor's Fifth Amended Chapter 13 Plan on the following parties by first class mail or through the CM/ECF system:

U.S. Trustee (CM/ECF)

Kenneth E. West (CM/ECF)

Mill City Mortgage Loan Trust 2018-3 (CM/ECF)

Capital One Auto Finance (CM/ECF)

City of Philadelphia (CM/ECF)

Pennsylvania Department of Revenue
Bankruptcy Division
PO Box 280946
Harrisburg, PA 17128-0946

Internal Revenue Service
Centralized Insolvency Operation
PO Box 7346
Philadelphia, PA 19101-7346

Philadelphia Gas Works
800 W Montgomery Avenue
Philadelphia, PA 19122

Date: February 21, 2024

/s/ Michael A. Cibik

Michael A. Cibik (#23110)

Cibik Law, P.C.

1500 Walnut Street, Suite 900

Philadelphia, PA 19102

215-735-1060

mail@cibiklaw.com